

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Marie R ST-Phard

Case No.: 17-12633

Hearing Date: 10/26/2017

Chapter: 13

Judge: John K. Sherwood

**NOTICE OF HEARING**

You are hereby notified of a hearing before the Honorable John K. Sherwood,  
United States Bankruptcy Judge.

**Reason for Hearing:** Objection to Motion to Approve Loan Modification  
with Ditech Financial, LLC

**Location of Hearing:** Courtroom No. 3D  
U.S. Bankruptcy Court  
50 Walnut Street, 3rd fl.  
Newark, NJ 07102

**Date and Time:** October 26, 2017 @ 11:00 am, or as  
soon thereafter as counsel may be heard.

**COURT APPEARANCES:** ☒ **ARE REQUIRED** ☐ **ARE NOT REQUIRED**

DATE: October 2, 2017

JEANNE A. NAUGHTON, Clerk

By: Zelda L Haywood  
Deputy Clerk

**CERTIFICATE OF MAILING**

I HEREBY CERTIFY that on October 2, 2017 this notice was served on the  
following: Debtor, Debtor's Counsel, Trustee and Creditor's Counsel

JEANNE A. NAUGHTON, Clerk

By: Zelda L Haywood  
Deputy Clerk

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
District of New Jersey

In re:  
Marie R ST-Phard  
Debtor

Case No. 17-12633-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2017.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard bankruptcyl23@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co  
mcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5